



**FINANCIAL  
HIGHLIGHTS FOR THE  
QUARTER & HALF  
YEAR ENDED  
30<sup>TH</sup> SEP 2016**



- ❖ **Total Business of the Bank increased to Rs. 4,65,380 crore from Rs. 4,63,347 crore in September 2015, recording Y-o-Y growth of 0.44 %. However excluding reduction of High Cost Deposits & conversion/repayment of DISCOM Loans, the Total Business have grown by Rs. 20,208 crore (4.46%) on Y-o-Y basis .**
- ❖ **Total Deposits of the Bank increased to Rs. 2,77,636 crore from Rs. 2,68,753 crore in September 2015, recording Y-o-Y growth of 3.31 %. However excluding reduction in High Cost Deposits, the Total Deposits have grown by 4.69% on Y-o-Y basis.**
- ❖ **Total Advances stood at Rs. 1,87,744 crore against Rs. 1,94,594 crore in September 2015, recording Y-o-Y decline of 3.52 %. However excluding conversion/repayment of DISCOM loans, the Total Advances have grown by 4.14 %.**
- ❖ **CASA increased to Rs. 1,01,640 crore from Rs. 93,198 crore in September 2015, recording Y-o-Y growth of 9.06 % . Share of CASA in total deposits stood at 36.61 % as against 34.68 % in September 2015.**
- ❖ **Core Deposits increased to Rs. 2,65,332 crore from Rs. 2,52,674 crore in September 2015, recording Y-o-Y growth of 5.01 %.**
- ❖ **Total Income in Q2 FY 2016-17 was Rs. 6,965 crore.**
- ❖ **Provision Coverage Ratio stood at 51.63 % in September 2016.**
- ❖ **CRAR under BASEL II is at 10.53 % with Tier I at 7.08 % whereas CRAR under BASEL III is 10.15 % with Tier I at 8.07 %.**
- ❖ **NIM stood at 2.66 % in Q2 FY 2016-17.**

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

(Rs. in crore)

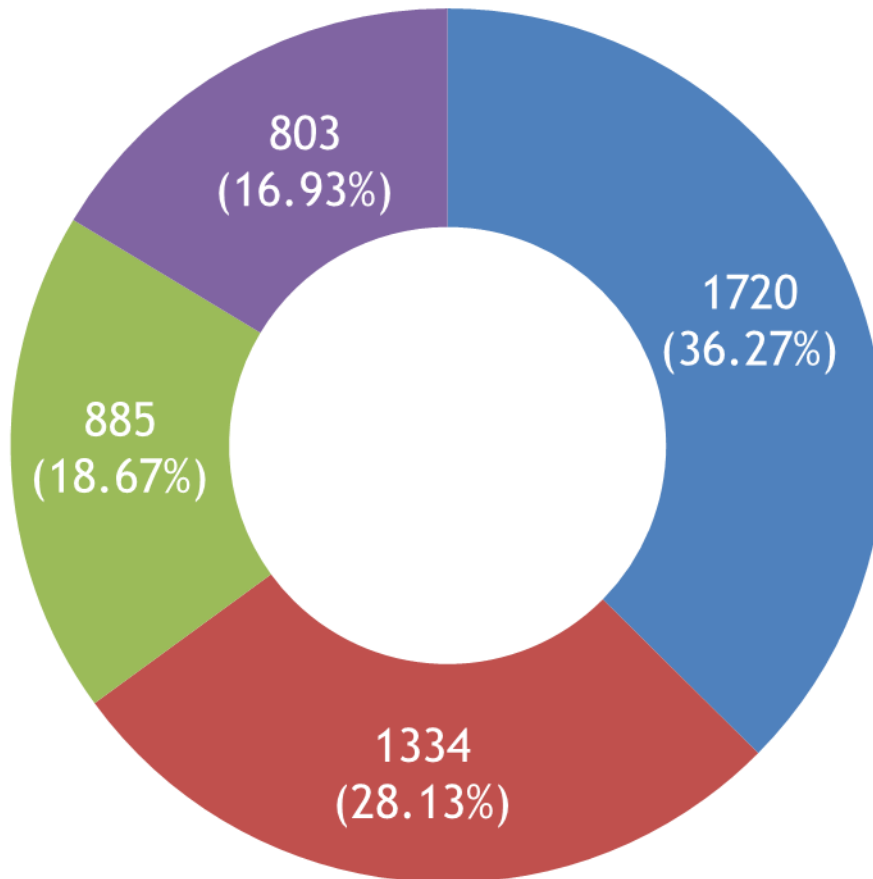
PARAMETERS	Q2 & HY1 15-16	FY 15-16	Q1 16-17	Q2 & HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Total Business	4,63,347	4,56,337	4,56,012	4,65,380	0.44
Total Deposits	2,68,753	2,66,184	2,70,293	2,77,636	3.31
Of which Core Deposits	2,52,674	2,51,376	2,56,348	2,65,332	5.01
Of which HighCost Deposits (% to total deposits)	16,079 (5.98)	14,808 (5.56)	13,945 (5.16)	12,304 (4.43)	(23.48)
Total Loans and Advances	1,94,594	1,90,152	1,85,719	1,87,744	(3.52)
Investments	85,865	89,895	90,688	92,793	8.07
CD Ratio	72.41	71.44	68.71	67.62	---

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

(Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Gross Income	7,104	14,203	27,826	6,662	6,965	13,627	(1.96)
Gross Expenses	6,256	12,462	25,183	6,076	6,110	12,186	(2.33)
Operating Profit	848	1,741	2,643	586	855	1441	0.83
Net Profit	113	316	(1418)	(600)	(642)	(1242)	----
Net Interest Income	1,913	3,757	7,066	1,659	1,693	3,352	(11.50)
Net Interest Margin	2.91	2.82	2.75	2.60	2.66	2.65	----

## BRANCH SEGMENTATION : AS ON 30<sup>TH</sup> SEPTEMBER, 2016



■ Rural ■ Semi-Urban ■ Urban ■ Metro

<b>Total Branches</b>	<b>4742</b>
<b>Rural</b>	<b>1720</b>
<b>Semi Urban</b>	<b>1334</b>
<b>Urban</b>	<b>885</b>
<b>Metropolitan</b>	<b>803</b>
<b>ATMs</b>	<b>5330</b>
<b>USBs</b>	<b>3677</b>

**BUSINESS**

## Segment-wise Deposits (Rs. in crore)

Deposits	Q2 & HY1 15-16	FY 15-16	Q1 16-17	Q2 & HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Current	14,697	11,970	11,116	12,623	(14.11)
Savings	78,501	82,485	84,564	89,017	13.40
Total CASA	93,198	94,455	95,680	1,01,640	9.06
Core Term	1,59,476	1,56,921	1,60,668	1,63,692	2.64
Total Core Deposits	2,52,674	2,51,376	2,56,348	2,65,332	5.01
High Cost	16,079	14,808	13,945	12,304	(23.48)
Total Deposits	2,68,753	2,66,184	2,70,293	2,77,636	3.31
CASA %	34.68	35.48	35.40	36.61	----

## Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q2 & HY1 15-16	Q4 & FY 15-16	Q1 16-17	Q2 & HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Total Loans & Advances	1,94,594	1,90,152	1,85,719	1,87,744	(3.52)
Corporate Credit	93,077	83,224	78,325	74,982	(19.44)
(% to total Loans & Advances)	47.83%	43.77%	42.17%	39.94%	
Agriculture	36,500	36,833	36,264	38,740	6.14%
(% to total Loans & Advances)	18.76%	19.37%	19.53%	20.63%	
MSME	30,844	31,590	31,869	33,406	8.31%
(% to total Loans & Advances)	15.85%	16.61%	17.16%	17.79%	
Retail	34,173	38,505	39,261	40,616	18.85%
(% to total Loans & Advances)	17.56%	20.25%	21.14%	21.63%	
- Housing	14,951	16,319	16,671	17,111	14.45%
- Education	3,674	3,742	3,800	3,902	6.21%
- Others	15,548	18,444	18,790	19,603	26.08%



## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 & HY1 15-16	FY 15-16	Q1 16-17	Q2 & HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Priority Sector Advances (% to ANBC)	80,676 (40.43)	83,030 (41.61)	82,292 (41.17)	86,056 (42.89)	6.67
Agriculture (% to ANBC)	36,500 (18.29)	36,833 (18.46)	36,264 (18.14)	38,740 (19.31)	6.14
MSME (PS) (% to ANBC)	28,282 (14.17)	30,147 (15.10)	29,039 (14.09)	31,180 (15.54)	10.25

## Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q2 & HY1 15-16	FY 15-16	Q1 16-17	Q2 & HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
HOUSING LOAN	14,951	16,319	16,671	17,111	14.45%
EDUCATION LOAN	3,674	3,742	3,800	3,902	6.21%
CENT PERSONAL GOLD LOAN	891	756	720	695	(22.00)%
Cent Mortgage	6,033	6,872	7,567	7,872	30.48%
Cent Trade	4,472	4,771	4,597	4,902	9.62%
Others	4,152	6,045	5,906	6,134	47.74%
Grand Total	34,173	38,505	39,261	40,616	18.85%

# PROFITABILITY

## PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 2015-16	Q1 16-17	Q2 16-17	HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Gross Income	7,104	14,203	27,826	6,662	6,965	13,627	(1.96)
Gross Expenses	6,256	12,462	25,183	6,076	6,110	12,186	(2.33)
Operating Profit	848	1,741	2,643	586	855	1,441	0.83
Net Profit	113	316	(1418)	(600)	(642)	(1,242)	----

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

## BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Interest on Advances	4,909	9,826	18,978	4,291	4,298	8,589	(12.45)
Interest on Investments	1,615	3,287	6,474	1,746	1,753	3,499	8.54
Other Interest Income	107	203	436	131	137	268	28.04
<b>Total Interest Income</b>	<b>6,631</b>	<b>13,316</b>	<b>25,888</b>	<b>6,168</b>	<b>6,188</b>	<b>12,356</b>	<b>(6.68)</b>

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

## BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Non Interest Income	473	887	1939	494	777	1,271	64.27
Of which:							
Profit on sale of investments	124	249	587	212	452	664	264.52
Commission/ Exchange	217	446	908	214	228	442	5.07
Recovery in written off a/cs	23	36	111	6	20	26	(13.04)
Profit on Exchange Transactions	44	77	165	41	47	88	6.82
Others	65	79	168	21	30	51	(53.85)
Total Income	7,104	14,203	27,826	6,662	6,965	13,627	(1.96)

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

## BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
Interest on deposits	4,473	8,849	17,653	4,314	4,308	8,622	(3.69)
Interest on Sub-ordinated debts	161	332	652	158	160	318	(0.62)
Interest on borrowings/ refinance	84	378	517	37	27	64	(67.86)
Total interest Expenses	4,718	9,559	18,822	4,509	4,495	9,004	(4.73)

## BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17	Y-o-Y Growth (Q2 FY 17 - o - Q2 FY 16) (%)
I. Establishment	1,064	2,019	4,465	1,091	1,099	2,190	3.29
II. Other Optg. Expenses	474	884	1896	476	516	992	8.86
Total optg. Expenses	1,538	2,903	6,361	1,567	1,615	3,182	5.01
Gross Expenses	6,256	12,462	25,183	6,076	6,110	12,186	(2.33)



## PROVISION (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17
For NPAs (Including Restructured Assets)	463 (-698)	1,039 (-785)	3828 (-1236)	1640 (115)	1147 (145)	2787 (260)
On Standard Assets	(4)	(18)	316	(92)	227	135
Provisions on Investments	190	197	849	(24)	356	332
Tax	89	198	(1252)	(358)	(165)	(523)
Others	(3)	9	320	20	(68)	(48)
Total Provision & Contingency	735	1,425	4061	1186	1497	2683
Provision Coverage Ratio	57.61	57.61	51.52	52.14	51.63	51.63

## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17
Return on Assets	0.15	0.22	(0.48)	(0.82)	(0.86)	(0.84)
Yield on Advances	10.60	10.55	10.09	9.37	9.39	9.38
Yield on Investments	8.06	8.06	8.14	8.39	7.39	7.43
Cost of Deposits	6.96	7.00	6.86	6.49	6.36	6.42
Cost of Funds	7.03	7.08	6.95	6.58	6.42	6.50
Cost to Income Ratio	64.49	62.52	70.65	72.79	65.39	68.84

**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

## NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17
Gross NPAs: Opening Balance	12931	11873	11873	22721	25107	22721
Add: Slippages	1615	3484	15145	3264	3305	6569
Less: Deductions						
1. Write Off	2	299	1279	3	500	503
2. Upgradation	141	339	608	394	973	1367
3. Recoveries	427	727	1287	481	1221	1702
4. Reduction due to sale	618	634	1123	0	0	0
Total Deductions	1188	1999	4297	878	2694	3572
Gross NPAs	13358	13358	22721	25107	25718	25718

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17

## NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q2 15-16	HY1 15-16	FY 15-16	Q1 16-17	Q2 16-17	HY1 16-17
Gross NPAs	13358	13358	22721	25107	25718	25718
Gross Credit	194594	194594	190152	185719	187744	187744
Gross NPA as % of Gross Advances	6.86	6.86	11.95	13.52	13.70	13.70
Net Advances	187607	187607	180009	174227	175758	175758
Net NPA	7193	7193	13242	14232	14353	14353
Net NPA as % of Net Advances	3.83	3.83	7.36	8.17	8.17	8.17

## SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 15-16	Q4 & FY 15-16	Q1 16-17	Q2 & HY1 16-17
IRON & STEEL	1079	4502	4798	4980
POWER-GENERATION	1127	3140	2639	1589
INFRASTRUCTURE	799	1419	2368	1957
TEXTILES	1382	1761	1758	2928
ENGINEERING & MANUFACTURING	352	1398	1427	1365
CONSTRUCTION	565	531	742	1220
GEMS & JEWELLERY	333	563	502	746
OIL INDUSTRY	280	280	280	254
AVIATION	0	0	0	0
OTHERS	7441	9127	10593	10679
<b>TOTAL</b>	<b>13358</b>	<b>22721</b>	<b>25107</b>	<b>25718</b>

## SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q2 & FY 15-16	FY 15-16	Q1 16-17	Q2 & FY 16-17
Agriculture (% to Sectoral Advances)	1471 (4.54)	1891 (5.58)	2018 (6.02)	2086 (5.94)
Industry (% to Sectoral Advances)	7912 (7.73)	15699 (16.02)	17145 (21.03)	18858 (23.13)
Services (% to Sectoral Advances)	1536 (9.31)	1911 (10.71)	2147 (12.26)	2042 (11.33)
Retail (% to Sectoral Advances)	1503 (4.24)	1615 (4.19)	2001 (5.10)	1912 (5.74)
Others (% to Sectoral Advances)	936 (10.98)	1605 (14.32)	1796 (12.89%)	820 (4.15)
Total	13358	22721	25107	25718

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 2016-17



## RESTRUCTURED ASSETS (Amount Rs. in crore)

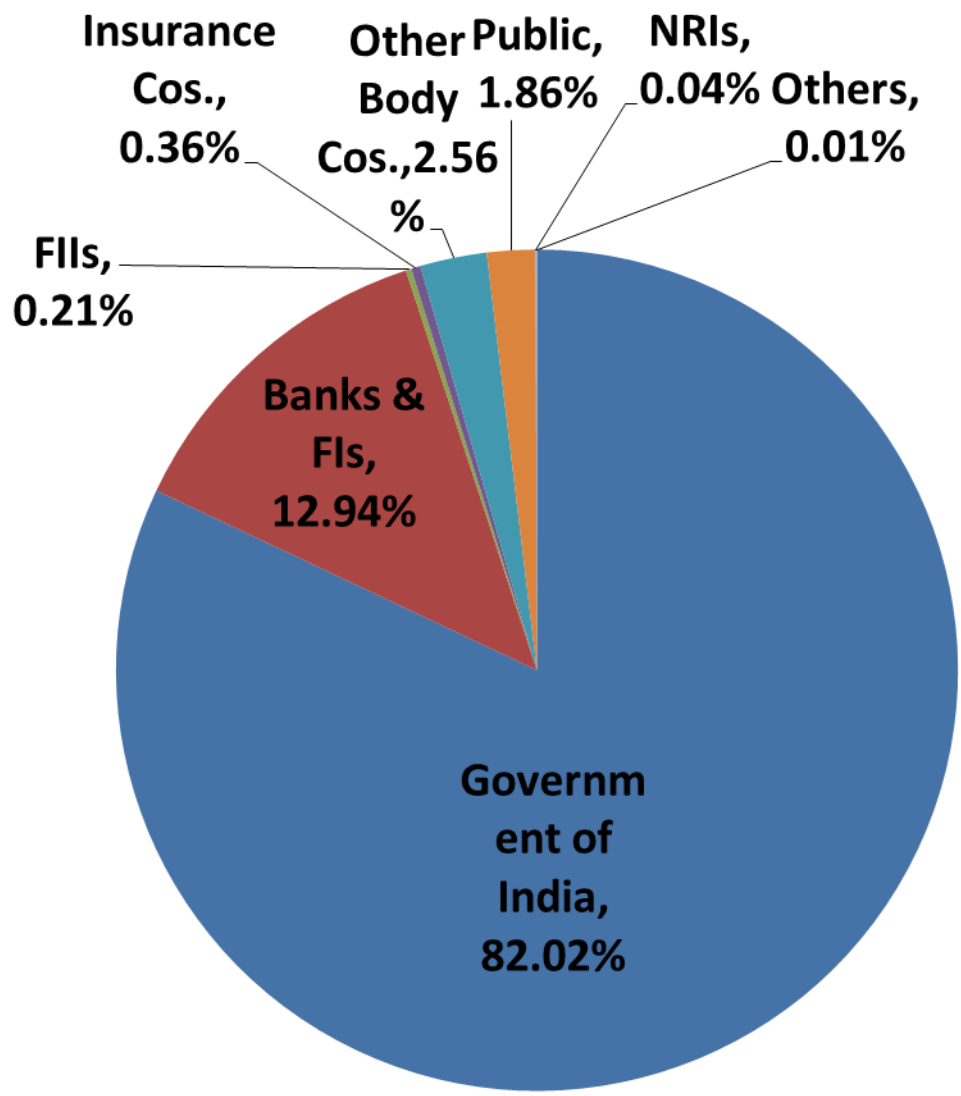
SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 30.09.2016	31863	989.06	217	17566.58	32080	18555.64
2	- Of which NPA	12971	517.74	102	5727.42	13073	6245.16
3	Net Standard Restructured as on 30.09.2016	18892	471.32	115	11839.16	19007	12310.48
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.09.2016)						1.43%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.09.2016)						5.12%
6	Incremental increase in Total Restructured Assets in Q2-FY 2016-17	329	3.87	8	296.56	337	300.43



**RESTRUCTURED ASSETS ( Rs. IN CRORES)**

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
SEPTEMBER 2015	29391	28373	55	6226	29336	22147
DECEMBER 2015	29698	27844	55	6324	29643	21520
MARCH 2016	30154	17091	54	6298	30100	10793
JUNE 2016	31174	17724	55	7355	31119	10369
SEPTEMBER 2016	32080	18556	55	7640	32025	10916

**Shareholding Pattern – 30<sup>th</sup> September 2016**



<b>Government Of India</b>	<b>82.02</b>
<b>Bank &amp; FI s (Including Life Insurance Corporation of India)</b>	<b>12.94</b>
<b>FII s</b>	<b>0.21</b>
<b>Insurance Cos. (Other than LIC)</b>	<b>0.36</b>
<b>Other Body Cos.</b>	<b>2.56</b>
<b>Public (Resident Individuals &amp; HUF)</b>	<b>1.86</b>
<b>NRI s</b>	<b>0.04</b>
<b>Others</b>	<b>0.01</b>

**CAPITAL ADEQUACY (%)**

	Q2 & HY1 15-16	FY 15-16	Q2 & HY1 16-17
<b>BASEL II</b>			
<b>CRAR</b>	11.48	11.07	10.53
<b>Tier I</b>	8.19	7.44	7.08
<b>Tier II</b>	3.29	3.63	3.45
<b>BASEL III</b>			
<b>CRAR</b>	10.70	10.41	10.15
<b>CET 1</b>	7.72	8.03	7.90
<b>AT 1</b>	0.19	0.17	0.17
<b>Tier I</b>	7.91	8.20	8.07
<b>Tier II</b>	2.79	2.21	2.08

## Overall status implementation of PMJDY as on 30-09-2016

S.No.	Items	Progress
		<b>Total : 8269902</b>
1.	Total No. of Accounts opened	Rural : 6600121 Urban: 1669781
2.	Out of (1) Aadhaar seeded account	4668377
3.	Out of (1) No. of RuPay Debit Card issued	6069616
4.	O/S Balance in these accounts (Rs.)	<b>Rs. 1066.50 Crores</b>
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch-1536 Covered through BC-6387 Total SSA Covered - 7923

Thank you!  
James

